

AMENDMENTS TO THE CLAIMS

1-2. (Cancel)

3. (Currently amended) A method for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the method comprising the steps of:

during an Internet purchase transaction receiving a message indicative of a request to apply for a credit card account at an Internet server from the Internet client device via the Internet;

during the Internet purchase transaction transmitting data indicative of an electronic credit card account application from the Internet server to the Internet client device via the Internet;

during the Internet purchase transaction receiving the credit card account application at the Internet server from the client device via the Internet, the credit card account application including applicant data;

during the Internet purchase transaction storing the applicant data in a computer readable memory;

during the Internet purchase transaction verifying the applicant data against a verification database;

during the Internet purchase transaction, if the applicant data is verified, opening the credit card account and issuing a temporary credit card number associated with the credit card account, the temporary credit card number being unique among a plurality of currently active temporary credit card numbers stored in a temporary account database, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction;

allowing a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated; and

deactivating the temporary credit card number,

wherein the step of deactivating the temporary credit card number comprises the step of expiring the temporary credit card number in response to a predetermined time period elapsing, and

~~A method as defined in claim 2~~, wherein the step of deactivating the temporary credit card number in response to a predetermined time period elapsing comprises the step of expiring the temporary credit card number in response to a predetermined time period of customer inactivity at a website elapsing.

4. (Cancel)

5. (Cancel)

6. (Currently amended) A method for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the method comprising the steps of:

during an Internet purchase transaction receiving a message indicative of a request to apply for a credit card account at an Internet server from the Internet client device via the Internet;

during the Internet purchase transaction transmitting data indicative of an electronic credit card account application from the Internet server to the Internet client device via the Internet;

during the Internet purchase transaction receiving the credit card account application at the Internet server from the client device via the Internet, the credit card account application including applicant data;

during the Internet purchase transaction storing the applicant data in a computer readable memory;

during the Internet purchase transaction verifying the applicant data against a verification database;

during the Internet purchase transaction, if the applicant data is verified, opening the credit card account and issuing a temporary credit card number associated with the credit card account, the temporary credit card number being unique among a plurality of currently active temporary credit card numbers stored in a temporary account database, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction;

allowing a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated; and
deactivating the temporary credit card number,

~~A method as defined in claim 1,~~ wherein the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to receiving a message indicative of a browser shut down from the Internet client device via the Internet.

7. (Currently amended) A method for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the method comprising the steps of:

during an Internet purchase transaction receiving a message indicative of a request to apply for a credit card account at an Internet server from the Internet client device via the Internet;

during the Internet purchase transaction transmitting data indicative of an electronic credit card account application from the Internet server to the Internet client device via the Internet;

during the Internet purchase transaction receiving the credit card account application at the Internet server from the client device via the Internet, the credit card account application including applicant data;

during the Internet purchase transaction storing the applicant data in a computer readable memory;

during the Internet purchase transaction verifying the applicant data against a verification database;

during the Internet purchase transaction, if the applicant data is verified, opening the credit card account and issuing a temporary credit card number associated with the credit card account, the temporary credit card number being unique among a plurality of currently active temporary credit card numbers stored in a temporary account database, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction;

allowing a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated; and
deactivating the temporary credit card number,

~~A method as defined in claim 1,~~ wherein the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to the Internet client device failing to respond to a communication request.

8. (Cancel)

9. (Currently amended) A method for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the method comprising the steps of:

during an Internet purchase transaction receiving a message indicative of a request to apply for a credit card account at an Internet server from the Internet client device via the Internet;

during the Internet purchase transaction transmitting data indicative of an electronic credit card account application from the Internet server to the Internet client device via the Internet;

during the Internet purchase transaction receiving the credit card account application at the Internet server from the client device via the Internet, the credit card account application including applicant data;

during the Internet purchase transaction storing the applicant data in a computer readable memory;

during the Internet purchase transaction verifying the applicant data against a verification database;

during the Internet purchase transaction, if the applicant data is verified, opening the credit card account and issuing a temporary credit card number associated with the credit card account, the temporary credit card number being unique among a plurality of currently active temporary credit card numbers stored in a temporary account database, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction;

allowing a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated; and
deactivating the temporary credit card number,

~~A method as defined in claim 1,~~ wherein the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to a predetermined number of items being purchased using the temporary credit card number.

10-14. (Cancel)

15. (Currently amended) An apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the apparatus comprising:

a network receiver operatively coupled to the Internet;
a network transmitter operatively coupled to the Internet;
a microprocessor in communication with the network receiver and the network transmitter; and

a memory device in communication with the microprocessor, the memory device storing a software program capable of being executed by the microprocessor, the software program being structured to cause the microprocessor to:

receive a message indicative of a request to apply for a credit card account from the network receiver during an Internet purchase transaction;

transmit data indicative of an electronic credit card account application to the network transmitter during the Internet purchase transaction;

receive the application from the network receiver, the application including applicant data during the Internet purchase transaction;

verify the applicant data against a verification database during the Internet purchase transaction;

if the applicant data is verified during the Internet purchase transaction, open the credit card account and issue a temporary credit card number that is unique among a plurality of currently active temporary credit card numbers, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction;

allow a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated, and deactivate the temporary credit card number,

~~An apparatus as defined in claim 13,~~ wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to a predetermined time period of customer inactivity at a website elapsing.

16. (Cancel)

17. (Cancel)

18. (Currently amended) An apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the apparatus comprising:

a network receiver operatively coupled to the Internet;
a network transmitter operatively coupled to the Internet;
a microprocessor in communication with the network receiver and the network transmitter; and
a memory device in communication with the microprocessor, the memory device storing a software program capable of being executed by the microprocessor, the software program being structured to cause the microprocessor to:

receive a message indicative of a request to apply for a credit card account from the network receiver during an Internet purchase transaction;

transmit data indicative of an electronic credit card account application to the network transmitter during the Internet purchase transaction;

receive the application from the network receiver, the application including applicant data during the Internet purchase transaction;

verify the applicant data against a verification database during the Internet purchase transaction;

if the applicant data is verified during the Internet purchase transaction, open the credit card account and issue a temporary credit card number that is unique among a plurality of currently active temporary credit card numbers, the temporary credit card

number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction;

allow a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated, and deactivate the temporary credit card number,

~~An apparatus as defined in claim 13~~, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to receiving a message indicative of a browser shut down from the Internet client device.

19. (Currently amended) An apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the apparatus comprising:

a network receiver operatively coupled to the Internet;

a network transmitter operatively coupled to the Internet;

a microprocessor in communication with the network receiver and the network transmitter; and

a memory device in communication with the microprocessor, the memory device storing a software program capable of being executed by the microprocessor, the software program being structured to cause the microprocessor to:

receive a message indicative of a request to apply for a credit card account from the network receiver during an Internet purchase transaction;

transmit data indicative of an electronic credit card account application to the network transmitter during the Internet purchase transaction;

receive the application from the network receiver, the application including applicant data during the Internet purchase transaction;

verify the applicant data against a verification database during the Internet purchase transaction;

if the applicant data is verified during the Internet purchase transaction, open the credit card account and issue a temporary credit card number that is unique among a plurality of currently active temporary credit card numbers, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction;

allow a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated, and deactivate the temporary credit card number,

~~An apparatus as defined in claim 13,~~ wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to the Internet client device failing to respond to a communication request.

20. (Cancel)

21. (Currently amended) An apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the apparatus comprising:

a network receiver operatively coupled to the Internet;
a network transmitter operatively coupled to the Internet;
a microprocessor in communication with the network receiver and the network transmitter; and
a memory device in communication with the microprocessor, the memory device storing a software program capable of being executed by the microprocessor, the software program being structured to cause the microprocessor to:

receive a message indicative of a request to apply for a credit card account from the network receiver during an Internet purchase transaction;

transmit data indicative of an electronic credit card account application to the network transmitter during the Internet purchase transaction;

receive the application from the network receiver, the application including applicant data during the Internet purchase transaction;

verify the applicant data against a verification database during the Internet purchase transaction;

if the applicant data is verified during the Internet purchase transaction, open the credit card account and issue a temporary credit card number that is unique among a plurality of currently active temporary credit card numbers, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction;

allow a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated, and deactivate the temporary credit card number,

~~An apparatus as defined in claim 13,~~ wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to a predetermined number of items being purchased using the temporary credit card number.

22-27. (Cancel)